

The Claims Defining the Invention are as Follows

1. A system for facilitating payment via a communications network using value accredited to a customer of the communications network, the system comprising:

5 a first communications device owned and/or operated by the customer, the first communications device operable via the communications network;

a recipient;

10 a billing system associated with the communications network, both the customer and the recipient having at least one account recorded with the billing system; and

a payments facilitator,

15 where, when the payments facilitator receives a communications message from the customer, the communications message being sent by means of the first communications device, the payments facilitator operates to instruct the billing system to debit an amount to be paid to the recipient from the customer's at least one account and operates to instruct the billing system to credit the amount to be paid to the recipient to the recipient's at least one account.

- 20 2. A system for facilitating payment via a communications network using value accredited to a customer of the communications network, the system comprising:

a first communications device owned and/or operated by the customer, the first communications device operable via the communications network;

a payment facilitator;

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a billing system associated with the communications network, both the customer and the payment facilitator having at least one account recorded with the billing system; and

a recipient,

- 5 where, when the payments facilitator receives a communications message from the customer, the communications message being sent by means of the first communications device, the payments facilitator operates to instruct the billing system to debit an amount to be paid to the recipient from the customer's at least one account and operates to instruct the billing system to
- 10 credit the amount to be paid to the recipient to the payments facilitator's at least one account and, wherein, the payments facilitator then operates to make a payment to the recipient equal to the amount to be paid.
3. A system for facilitating payment according to claim 2, where the communications message identifies a method of payment, the payments
- 15 facilitator thereafter operable to make a payment to the recipient equal to the amount to be paid according to the identified method of payment.
4. A system for facilitating payment according to claim 3, where the method of payment is one of the following: electronic transfer; cheque; legal tender.
5. A system for facilitating payment according to any preceding claim, where the
- 20 communications message identifies the amount to be paid to the recipient, the payments facilitator thereafter operable to debit the identified amount to be paid to the recipient from the customer's at least one account and operable to instruct the billing system to credit the identified amount to be paid to the recipient to the recipient's at least one account.
- 25 6. A system for facilitating payment according to any one of claims 1 to 4, where the payments facilitator receives the communications message via a destination address, the destination address associated with a predetermined amount to be paid to the recipient, wherein the payments facilitator thereafter

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operates to debit the predetermined amount to be paid to the recipient from the customer's at least one account and operates to instruct the billing system to credit the predetermined amount to be paid to the recipient to the recipient's at least one account.

- 5 7. A system for facilitating payment via a communications network using value accredited to a customer of the communications network, the system comprising:

a first communications device owned and/or operated by the customer, the first communications device operable via the communications network;

10 a recipient;

a billing system associated with the communications network, both the customer and the recipient having at least one account recorded with the billing system; and

a payments facilitator,

15 where, when the payments facilitator receives a communications message from the customer, the communications message being sent by means of the first communications device, the payments facilitator communicates with the recipient to specify an amount to be transferred, the payments facilitator then operable to instruct the billing system to debit the specified amount from the
20 customer's at least one account and operable to instruct the billing system to credit the specified amount to the recipient's at least one account.

8. A system for facilitating payment according to claim 7, where the payments facilitator is operable to communicate with the customer to confirm that the amount specified by the recipient is an acceptable amount to be transferred
25 and where, upon confirmation, the payments facilitator operates to instruct the billing system to debit the specified amount from the customer's at least one

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account and operates to instruct the billing system to credit the specified amount to the recipient's at least one account.

5 9. A system for facilitating payment according to claim 7 or claim 8, where, when the payments facilitator communicates with the recipient, the recipient also specifies the recipient's at least one account with the billing system to which the amount to be paid to the recipient is to be paid to, the payments facilitator then operable to instruct the billing system to credit the specified amount to the recipient's specified at least one account.

10 10. A system for facilitating payment according to claim 9, where, the payments facilitator is operable to communicate with the customer to confirm that the at least one account specified by the recipient is an acceptable account for the specified amount to be transferred to and where, upon confirmation, the payments facilitator operates to instruct the billing system to credit the specified amount to the recipient's specified at least one account.

15 11. A system for facilitating payment according to claim 8 or claim 10, where the payments facilitator communicates with the customer via a first communications message and the customer provides confirmation to the payments facilitator via a second communications message.

20 12. A system for facilitating payment according to any one of claims 8, 10 or 11, where the customer provides confirmation to the payments facilitator via a communications message which includes a unique confirmation identifier.

13. A system for facilitating payment according to claim 12, where the unique confirmation identifier is a personal identification number or a password.

25 14. A system for facilitating payment according to any one of claims 8 or 10 to 13, where the customer is required to provide confirmation to the payments facilitator within a predetermined time period commencing from the time the payments facilitator communicates with the customer, the payments facilitator only operable to instruct the billing system to debit the specified amount from

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the customer's at least one account and operable to instruct the billing system to credit the specified amount to the recipient's at least one account, upon receiving confirmation within the predetermined time period.

5 15.A system for facilitating payment according to claim 1 or claims 7 to 14, where the communications message identifies the recipient, the payments facilitator thereafter operable to instruct the billing system to credit the amount to be paid to the recipient to the identified recipient's at least one account.

10 16.A system for facilitating payment according to claim 1 or claims 7 to 14, where the payments facilitator receives the communications message via a destination address, the destination address either associated with, or including, means for identifying the recipient, the payments facilitator thereafter operable to instruct the billing system to credit the amount to be paid to the recipient to the identifiable recipient's at least one account.

15 17.A system for facilitating payment according to claim 15 or claim 16 where the payments facilitator identifies the recipient by comparing a unique merchant identifier embodied in the communications message, associated with the destination address, or included within the destination address, as appropriate, against unique merchant identifiers stored in a merchant look-up table, each unique merchant identifier in the merchant look-up table being associated with
20 further information in respect of the merchant.

18.A system for facilitating payment according to any preceding claim, where the instruction to the billing system to debit the amount to be paid takes the form of a command representative of the customer having initiated a communication using the first communication device having a tariff rate closest to the amount
25 to be paid to the recipient.

19.A system for facilitating payment according to claim 18, where the payments facilitator determines the communication having a tariff rate closest to the amount to be paid to the recipient by referring to a tariff look-up table

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comprising details of at least one communication tariff rate presently set by an operator of the communications network.

20. A system for facilitating payment according to claim 19, where the tariff look-up table is automatically updated with details of communication tariff rates presently set by the operator of the communications network when the operator of the communications network changes any of the communication tariff rates, or adds or deletes a communication tariff rate.

21. A system for facilitating payment according to any preceding claim, where the instruction to the billing system to credit the amount to be paid to the recipient takes the form of a command representative of the recipient having made a payment to the communication network's operator equal to the amount to be paid to the recipient.

22. A system for facilitating payment according to any preceding claim, where the recipient owns and/or operates a second communications device, the recipient able to be identified by means of a unique identifier assigned to the second communications device.

23. A system for facilitating payment according to any preceding claim, where the communications message identifies which of the customer's at least one account the amount to be paid to the recipient is to be debited from, the payments facilitator thereafter operable to instruct the billing system to debit the amount to be paid to the recipient from the customer's account as identified in the communications message.

24. A system for facilitating payment according to claim 1, claim 5 or claim 6 as dependent on claim 1, or any one of claims 11 to 23, where the communications message identifies which of the recipient's at least one account the amount to be paid to the recipient is to be credited to, the payments facilitator thereafter operable to instruct the billing system to credit the amount to be paid to the recipient to the recipient's account as identified in the communications message.

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25. A system for facilitating payment according to any preceding claim where the first communications device is one of the following: a computer; a mobile phone; a fixed phone; a pager.

5 26. A system for facilitating payment according to any preceding claim, where the communications network is one of the following: a mobile phone network; a telephone network; a data communications network.

27. A system for facilitating payment according to any preceding claim, where the communications message is one of the following formats: a Short Message Service message; an e-mail message; a voice message; a set of DTMF tones.

10 28. A system for facilitating payment according to any preceding claim, where the instructions to the billing system take at least one of the following formats: a Short Message Service message; an e-mail message; a voice message; a set of DTMF tones.

15 29. A system for facilitating payment according to any preceding claim, where the instructions and/or communications messages are encrypted.

30. A system for facilitating payment according to any preceding claim, where the payments facilitator is further operable to instruct the billing system to debit a further amount from the customer's at least one account representative of commission and/or transaction costs.

20 31. A system for facilitating payment according to claim 30, where the payments facilitator operates to instruct the billing system to debit the amount to be paid to the recipient and the further amount representative of commission and/or transaction costs in the one instruction.

25 32. A system for facilitating payment according to any preceding claim, where the payments facilitator also operates the communications network.

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33.A payments facilitator for use within a system for facilitating payment via a communications network using value accredited to a customer of the communications network, the system comprising:

5 a first communications device owned and/or operated by the customer, the first communications device operable via the communications network;

a recipient; and

a billing system associated with the communications network, both the customer and the recipient having at least one account recorded with the billing system,

10 where the payments facilitator, upon receipt of a communications message from the customer, the communications message being sent by means of the first communications device, operates to instruct the billing system to debit an amount to be paid to the recipient from the customer's at least one account and operates to instruct the billing system to credit the amount to be paid to
15 the recipient to the recipient's at least one account.

34.A payments facilitator for use within a system for facilitating payment via a communications network using value accredited to a customer of the communications network, the system comprising:

20 a first communications device owned and/or operated by the customer, the first communications device operable via the communications network;

a recipient; and

a billing system associated with the communications network, both the customer and the payment facilitator having at least one account recorded with the billing system,

25 where the payments facilitator, upon receipt of a communications message from the customer, the communications message being sent by means of the

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first communications device, operates to instruct the billing system to debit an amount to be paid to the recipient from the customer's at least one account; operates to instruct the billing system to credit the amount to be paid to the recipient to the payment facilitator's at least one account; and operates to
5 make a payment to the recipient equal to the amount to be paid.

35.A payments facilitator according to claim 34, where upon receipt of a communications message identifying a method of payment, operates to make a payment to the recipient equal to the amount to be paid according to the identified method of payment.

10 36.A payments facilitator according to claim 35, where the method of payment is one of the following: electronic transfer; cheque; legal tender.

37.A payments facilitator according to any one of claims 33 to 36, operable to identify the amount to be paid to the recipient from the communications message and, thereafter, operable to debit the identified amount to be paid to
15 the recipient from the customer's at least one account and operable to instruct the billing system to credit the identified amount to be paid to the recipient to the recipient's at least one account.

38.A payments facilitator according to any one of claims 33 to 36, operable to identify a predetermined amount to be paid to the recipient from a destination
20 address via which the communications message is received and, thereafter, operable to debit the predetermined amount to be paid to the recipient from the customer's at least one account and operable to instruct the billing system to credit the predetermined amount to be paid to the recipient to the recipient's at least one account.

25 39.A payments facilitator for use in a system for facilitating payment via a communications network using value accredited to a customer of the communications network, the system comprising:

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a first communications device owned and/or operated by the customer, the first communications device operable via the communications network;

a recipient; and

5 a billing system associated with the communications network, both the customer and the recipient having at least one account recorded with the billing system,

10 where the payments facilitator, upon receipt of a communications message from the customer, the communications message being sent by means of the first communications device, operates to communicate with the recipient to specify an amount to be transferred and, thereafter, operates to instruct the billing system to debit the specified amount from the customer's at least one account and operates to instruct the billing system to credit the specified amount to the recipient's at least one account.

15 40. A payments facilitator according to claim 39, operable to communicate with the customer to confirm that the amount specified by the recipient is an acceptable amount to be transferred and, only upon confirmation, operable to instruct the billing system to debit the specified amount from the customer's at least one account and operate to instruct the billing system to credit the specified amount to the recipient's at least one account.

20 41. A payments facilitator according to claim 39 or claim 40, where, when communicating with the recipient, the recipient also specifies the recipient's at least one account with the billing system to which the amount to be paid to the recipient is to be paid to, operates to instruct the billing system to credit the specified amount to the recipient's specified at least one account.

25 42. A payments facilitator according to claim 41, operable to communicate with the customer to confirm that the at least one account specified by the recipient is an acceptable account for the specified amount to be transferred to and

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where, upon confirmation, operates to instruct the billing system to credit the specified amount to the recipient's specified at least one account.

43. A payments facilitator according to claim 40 or 42, operable to communicate with the customer via a first communications message and receive
5 confirmation from the customer via a second communications message.

44. A payments facilitator according to any one of claims 40, 42 or 43, operable to validate confirmation from the customer upon the customer providing a unique confirmation identifier.

45. A payments facilitator according to any one of claims 40 or 42 to 44, operable
10 to validate confirmation from the customer upon receiving confirmation with a predetermined time period commencing from the time of communication with the customer and, upon valid confirmation, operable to instruct the billing system to debit the specified amount from the customer's at least one account and operable to instruct the billing system to credit the specified amount to the
15 recipient's at least one account.

46. A payments facilitator according to claim 33 or claims 39 to 45, operable to identify the recipient from the communications message and, thereafter, operable to instruct the billing system to credit the amount to be paid to the recipient to the identified recipient's at least one account.

20 47. A payments facilitator according to claim 33 or claims 39 to 45, operable to identify the recipient from a destination address via which the communications message is received and, thereafter, operable to instruct the billing system to credit the amount to be paid to the recipient to the identified recipient's at least one account.

25 48. A payments facilitator according to claim 46 or claim 47, operable to identify the recipient by comparing a unique merchant identifier embodied in the communications message, associated with the destination address, or included within the destination address, as appropriate, against unique

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merchant identifiers stored in a merchant look-up table, each unique merchant identifier in the merchant look-up table being associated with further information in respect of the merchant.

5 49.A payments facilitator according to any one of claims 33 to 48, operable to instruct the billing system to debit the amount to be paid by means of a command representative of the customer having initiated a communication using the first communication device having a tariff rate closest to the amount to be paid to the recipient.

10 50.A payments facilitator according to claim 49, operable to determine the communication having a tariff rate closest to the amount to be paid to the recipient by referring to a tariff look-up table comprising details of at least one communication tariff rate presently set by an operator of the communications network.

15 51.A payments facilitator according to claim 50, operable to automatically update the tariff look-up table with details of communication tariff rates presently set by the operator of the communications network when the operator of the communications network changes any of the communication tariff rates, or adds or deletes a communication tariff rate.

20 52.A payments facilitator according to any one of claims 33 to 51, operable to instruct the billing system to credit the amount to be paid to the recipient by means of a command representative of the recipient having made a payment to the communication network's operator equal to the amount to be paid to the recipient.

25 53.A payments facilitator according to any one of claims 33 to 52, operable to identify from the communications message which of the customer's at least one account the amount to be paid to the recipient is to be debited from and operable to instruct the billing system to debit the amount to be paid to the recipient from the customer's identified account.

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54. A payments facilitator according to any one of claim 33, claim 37 or claim 38 as dependent on claim 33, or any one of claims 43 to 53, operable to identify from the communications message which of the recipient's at least one account the amount to be paid to the recipient is to be credited to and operable to instruct the billing system to credit the amount to be paid to the recipient to the recipient's identified account.

55. A payments facilitator according to any one of claims 33 to 54; operable to decrypt communications messages.

56. A payments facilitator according to any one of claims 33 to 55, operable to encrypt instructions.

57. A payments facilitator according to any one of claims 33 to 56, operable to instruct the billing system to debit a further amount from the customer's at least one account representative of commission and/or transaction costs.

58. A payments facilitator according to claim 57, operable to instruct the billing system to debit the amount to be paid to the recipient and the further amount representative of commission and/or transaction costs in the one instruction.

59. A method of facilitating payment via a communications network using value accredited to a customer of the communications network, the method comprising the steps of:

- (a) receiving a communications message from the customer sent by means of a first communications device operable via the communications network;
- (b) instructing a billing system associated with the communications network to debit an amount to be paid to a recipient from the customer's at least one account recorded with the billing system; and

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(c) instructing the billing system to credit the amount to be paid to the recipient to the recipient's at least one account recorded with the billing system.

5 60. A method of facilitating payment via a communications network using value accredited to a customer of the communications network, the method comprising the steps of:

(a) receiving a communications message from the customer sent by means of a first communications device operable via the communications network;

10 (b) instructing a billing system associated with the communications network to debit an amount to be paid to a recipient from the customer's at least one account recorded with the billing system;

(d) instructing the billing system to credit the amount to be paid to the recipient to an account recorded with the billing system, the account being owned by a third party; and

15 (e) arranging payment of the amount to be paid to be made by the third party to the recipient.

61. A method according to claim 60, including the step of receiving details specifying the method of payment, step (e) then being performed in accordance with the specified method of payment.

20 62. A method according to any one of claims 59 to 61, including the step of identifying the amount to be paid to the recipient from the communications message.

25 63. A method according to any one of claims 59 to 61, including the step of identifying the amount to be paid to the recipient from the destination address via which the communications message is received.

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64.A method according to claim 59, including the step of communicating with the recipient to specify the amount to be paid to the recipient.

5 65.A method according to claim 64, including the step of communicating with the customer to confirm that the amount specified by the recipient is an acceptable amount to be transferred and, upon confirmation, proceeding with steps (b) and (c).

10 66.A method according to claim 64 or claim 65, including the step of receiving details from the recipient specifying the recipient's at least one account with the billing system to which the amount to be paid to the recipient is to be paid to, step (c) then operating to make payment to the recipient's specified at least one account.

15 67.A method according to claim 66, including the step of communicating with the customer to confirm that the recipient's specified at least one account is an acceptable account for the specified amount to be transferred to and, upon confirmation, proceeding to perform step (c) with payment being made to the recipient's specified at least one account.

68.A method according to claim 65 or 67, including the step of validating confirmation upon receiving a unique confirmation identifier from the customer.

20 69. A method according to claim 65, 67 or 68, including the step of validating confirmation upon receiving confirmation from the customer within a predetermined time period commencing from the time of first communicating with the customer.

70.A method according to claim 59 or claims 64 to 69, including the step of identifying the recipient from the communications message.

25 71.A method according to claim 59 or claims 64 to 69, including the step of identifying the recipient from the destination address via which the communications message is received.

72. A method according to claim 70 or claim 71, including the step of comparing a unique identifier embodied in the communications message, associated with the destination address, or included within the destination address, as appropriate, against unique merchant identifiers stored in a merchant look-up table, each unique merchant identifier in the merchant look-up table being associated with further information in respect of the merchant.

73. A method according to any one of claims 59 to 72, including the step of determining a communication having a tariff rate closest to the amount to be paid to the recipient by reference to a tariff look-up table comprising details of at least one communication tariff rate presently set by an operator of the communications network, step (b) then being operable to instruct the billing system to debit the amount to be paid by means of a command representative of the customer having initiated a communication using the first communication device having the determined tariff rate.

74. A method according to claim 73, including the step of automatically updating the tariff look-up table with details of communication tariff rates presently set by the operator of the communications network when the operator of the communications network changes any of the communication tariff rates, or adds or deletes a communication tariff rate.

75. A method according to any one of claim 59 or claims 64 to 74, including the step of receiving details from the customer specifying which of the customer's at least one account the amount to be paid to the recipient is to be debited from, step (b) then operable to debit the amount to be paid from the specified account.

76. A method according to any one of claim 59, claim 62 or claim 63 as dependent on claim 59, or claims 68 to 75, including the step of receiving details from the customer specifying which of the recipient's at least one account the amount to be paid to the recipient is to be credited to, step (c) then operable to credit the specified account.

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77.A method according to any one of claims 59 to 76, including the step of encrypting the communication message.

78.A method according to any one of claims 59 to 77, including the step of encrypting the instructions.

5 79.A method according to any one of claims 59 to 78, including the step of instructing the billing system to debit a further amount from the customer's at least one account representative of commission and/or transaction costs.

10 80.A communications network for use in a system for facilitating payment via the communications network using value accredited to a customer of the communications network, the communications network associated with a billing system in which both the customer and a recipient have at least one account recorded therewith, the communications network operable to transmit a communications message between the customer and a payments facilitator, receive instructions from the payments facilitator to debit an amount to be paid
15 to the recipient from the customer's at least one account and receive instructions to credit the amount to be paid to the recipient to the recipient's at least one account.

20 81.A communications network for use in a system for facilitating payment via the communications network using value accredited to a customer of the communications network, the communications network associated with a billing system in which both the customer and the payments facilitator have at least one account recorded therewith, the communications network operable to transmit a communications message between the customer and a payments facilitator, receive instructions from the payments facilitator to debit an amount
25 to be paid to the recipient from the customer's at least one account and receive instructions to credit the amount to be paid to the recipient to the payments facilitator at least one account, the payments facilitator thereafter operating to make payment to the recipient equal to the amount credited.

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5 82.A communications network according to claim 80 or claim 81, where the communication message is sent by the customer to a destination address of the communications network allocated to the payments facilitator, the payments facilitator capable of identifying an amount to be paid to the recipient and the identity of the recipient from the destination address and/or the communication message.

10 83.A communications network for use in a system for facilitating payment via the communications network using value accredited to a customer of the communications network, the communications network associated with a billing system in which both the customer and a recipient have at least one account recorded therewith, the communications network operable to transmit a communication message between the customer and a payments facilitator, transmit a further exchange of communication messages between payments facilitator and recipient and, thereafter, operable to receive instructions from
15 the payments facilitator to debit an amount to be paid to the recipient from the customer's at least one account as determined from the further exchange of communication messages and receive instructions to credit the amount to be paid to the recipient as determined by the further exchange of communication messages to the recipient's at least one account.

20 84.A communications network according to claim 83, operable to send an additional exchange of communication messages between payments facilitator and customer to verify that the amount to be paid to the recipient as determined by the further exchange of communication messages is an acceptable amount.

25 85.A communications network according to claim 83 or claim 84, operable to send a supplementary exchange of communication messages between payments facilitator and customer to verify that the specified account the recipient has requested the amount be paid into is an acceptable account.

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86.A communications network according to any one of claims 80 to 85, operable to automatically send updated details of applicable communication tariff rates upon any changes, additions or deletions to such communication tariff rates

5 87.A communications network according to any one of claims 80 to 86, being a mobile phone network; a telephone network; a data communications network.

88.A communications network according to any one of claims 80 to 87, operable to transmit communications messages in at least one of the following formats: a Short Message Service message; an e-mail message; a voice message; a set of DTMF tones.

10 89.A communications network according to any one of claims 80 to 88, operable to receive instructions in at least one of the following formats: a Short Message Service message; an e-mail message; a voice message; a set of DTMF tones.

15 90.A communications network according to any one of claims 80 to 89, operable to transmit communications messages and receive instructions in an encrypted format.

91.A communications network according to any one of claims 80 to 90, operable to receive an instruction to debit a further amount representative of commission and/or transaction costs of the payments facilitator from the customer's at least one account.

20 92.A system for facilitating payment via a communications network using value accredited to a customer of the communications network substantially as described herein with reference to the drawings.

25 93.A payments facilitator for use in a system for facilitating payment via a communications network using value accredited to a customer of the communications network substantially as described herein with reference to the drawings.

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- 94.A communications network for use in a system for facilitating payment via a communications network using value accredited to a customer of the communications network substantially as described herein with reference to the drawings.
- 5 95.A method of facilitating payment via a communications network using value accredited to a customer of the communications network substantially as described herein with reference to the drawings.

AMENDED CLAIMS

[received by the International Bureau on 10 November 2004 (10.11.04);
original claims 1-95 replaced by amended claims 1-79 (pages 18)]

1. A system for facilitating payment via a communications network using value accredited to a customer of an operator of the communications network, the system comprising:

5 a first communications device owned and/or operated by the customer, the first communications device operable via the communications network;

 a payment facilitator;

 a billing system operable to provide billing functions to the operator for use of the communications network, both the customer and the payment
10 facilitator having at least one account recorded with the billing system; and

 a recipient,

 where, when the payments facilitator receives a communications message from the customer, the communications message being sent by means of the first communications device, the payments facilitator operates to instruct the
15 billing system to debit an amount to be paid to the recipient from the customer's at least one account and operates to instruct the billing system to credit the amount to be paid to the recipient to the payments facilitator's at least one account and, wherein, the payments facilitator then operates to make a payment to the recipient equal to the amount to be paid.

- 20 2. A system for facilitating payment according to claim 1, where the communications message identifies a method of payment, the payments facilitator thereafter operable to make a payment to the recipient equal to the amount to be paid according to the identified method of payment.

- 25 3. A system for facilitating payment according to claim 2, where the method of payment is one of the following: electronic transfer; cheque; legal tender.

4. A system for facilitating payment according to any preceding claim, where the communications message identifies the amount to be paid to the recipient, the payments facilitator thereafter operable to debit the identified amount to be paid to the recipient from the customer's at least one account and operable to instruct the billing system to credit the identified amount to be paid to the recipient to the recipient's at least one account.
5. A system for facilitating payment according to any one of claims 1 to 3, where the payments facilitator receives the communications message via a destination address, the destination address associated with a predetermined amount to be paid to the recipient, wherein the payments facilitator thereafter operates to debit the predetermined amount to be paid to the recipient from the customer's at least one account and operates to instruct the billing system to credit the predetermined amount to be paid to the recipient to the recipient's at least one account.
6. A system for facilitating payment via a communications network using value accredited to a customer of an operator of the communications network, the system comprising:
- a first communications device owned and/or operated by the customer, the first communications device operable via the communications network;
 - a recipient;
 - a billing system operable to provide billing functions to the operator for use of the communications network, both the customer and the recipient having at least one account recorded with the billing system; and
 - a payments facilitator,
- where, when the payments facilitator receives a communications message from the customer, the communications message being sent by means of the first communications device, the payments facilitator communicates with the

recipient to specify an amount to be transferred, the payments facilitator then operable to instruct the billing system to debit the specified amount from the customer's at least one account and operable to instruct the billing system to credit the specified amount to the recipient's at least one account.

- 5 7. A system for facilitating payment according to claim 6, where the payments facilitator is operable to communicate with the customer to confirm that the amount specified by the recipient is an acceptable amount to be transferred and where, upon confirmation, the payments facilitator operates to instruct the billing system to debit the specified amount from the customer's at least one account and operates to instruct the billing system to credit the specified amount to the recipient's at least one account.
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8. A system for facilitating payment according to claim 6 or claim 7, where, when the payments facilitator communicates with the recipient, the recipient also specifies the recipient's at least one account with the billing system to which the amount to be paid to the recipient is to be paid to, the payments facilitator then operable to instruct the billing system to credit the specified amount to the recipient's specified at least one account.
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9. A system for facilitating payment according to claim 8, where the payments facilitator is operable to communicate with the customer to confirm that the at least one account specified by the recipient is an acceptable account for the specified amount to be transferred to and where, upon confirmation, the payments facilitator operates to instruct the billing system to credit the specified amount to the recipient's specified at least one account.
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10. A system for facilitating payment according to claim 7 or claim 9, where the payments facilitator communicates with the customer via a first communications message and the customer provides confirmation to the payments facilitator via a second communications message.
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11. A system for facilitating payment according to any one of claims 7, 9 or 10, where the customer provides confirmation to the payments facilitator via a communications message which includes a unique confirmation identifier.
- 5 12. A system for facilitating payment according to claim 11, where the unique confirmation identifier is a personal identification number or a password.
- 10 13. A system for facilitating payment according to any one of claims 7 or 9 to 12, where the customer is required to provide confirmation to the payments facilitator within a predetermined time period commencing from the time the payments facilitator communicates with the customer, the payments facilitator only operable to instruct the billing system to debit the specified amount from the customer's at least one account and operable to instruct the billing system to credit the specified amount to the recipient's at least one account, upon receiving confirmation within the predetermined time period.
- 15 14. A system for facilitating payment according to any one of claims 6 to 13, where the communications message identifies the recipient, the payments facilitator thereafter operable to instruct the billing system to credit the amount to be paid to the recipient to the identified recipient's at least one account.
- 20 15. A system for facilitating payment according to any one of claims 6 to 13, where the payments facilitator receives the communications message via a destination address, the destination address either associated with, or including, means for identifying the recipient, the payments facilitator thereafter operable to instruct the billing system to credit the amount to be paid to the recipient to the identifiable recipient's at least one account.
- 25 16. A system for facilitating payment according to claim 14 or claim 15 where the payments facilitator identifies the recipient by comparing a unique merchant identifier embodied in the communications message, associated with the destination address, or included within the destination address, as appropriate, against unique merchant identifiers stored in a merchant look-up table, each

unique merchant identifier in the merchant look-up table being associated with further information in respect of the merchant.

5 17. A system for facilitating payment according to any preceding claim, where the instruction to the billing system to debit the amount to be paid takes the form of a command representative of the customer having initiated a communication using the first communication device having a tariff rate closest to the amount to be paid to the recipient.

10 18. A system for facilitating payment via a communications network using value accredited to a customer of an operator of the communications network, the system comprising:

a first communications device owner and/or operated by the customer, the first communications device operable via the communications network;

a recipient;

15 a billing system operable to provide billing functions to the operator for use of the communications network, both the customer and the recipient having at least one account recorded with the billing system; and

a payments facilitator,

20 where, when the payments facilitator receives a communications message from the customer, the communications message being sent by means of the first communications device, the payments facilitator issues an instruction to the billing system in the form of a command representative of the customer having initiated a communication using the first communication device having a tariff rate closest to the amount to be paid to the recipient and operates to issue an instruction to the billing system in the form of a command
25 representative of the recipient having made a payment to the operator equal to the amount to be paid to the recipient.

- 5 19. A system for facilitating payment according to claim 17 or claim 18, where the payments facilitator determines the communication having a tariff rate closest to the amount to be paid to the recipient by referring to a tariff look-up table comprising details of at least one communication tariff rate presently set by the operator.
- 10 20. A system for facilitating payment according to claim 19, where the tariff look-up table is automatically updated with details of communication tariff rates presently set by the operator of the communications network when the operator changes any of the communication tariff rates, or adds or deletes a communication tariff rate.
- 15 21. A system for facilitating payment according to any one of claims 6 to 20, as dependent on claim 6, where the instruction to the billing system to credit the amount to be paid to the recipient takes the form of a command representative of the recipient having made a payment to the operator equal to the amount to be paid to the recipient.
- 20 22. A system for facilitating payment according to any preceding claim, where the communications message identifies which of the customer's at least one account the amount to be paid to the recipient is to be debited from, the payments facilitator thereafter operable to instruct the billing system to debit the amount to be paid to the recipient from the customer's account as identified in the communications message.
- 25 23. A system for facilitating payment according to any one of claims 1 to 5 or claims 18 to 22, as dependent on claim 18, where the communications message identifies which of the recipient's at least one account the amount to be paid to the recipient is to be credited to, the payments facilitator thereafter operable to instruct the billing system to credit the amount to be paid to the recipient to the recipient's account as identified in the communications message.

- 24.A system for facilitating payment according to any preceding claim, where the payments facilitator is further operable to instruct the billing system to debit a further amount from the customer's at least one account representative of commission and/or transaction costs.
- 5 25.A system for facilitating payment according to claim 24, where the payments facilitator operates to instruct the billing system to debit the amount to be paid to the recipient and the further amount representative of commission and/or transaction costs in the one instruction.
- 10 26.A payments facilitator for use within a system for facilitating payment via a communications network using value accredited to a customer of an operator of the communications network, the system comprising:
- a first communications device owned and/or operated by the customer, the first communications device operable via the communications network;
- a recipient; and
- 15 a billing system operable to provide billing functions to the operator for use of the communications network, both the customer and the payment facilitator having at least one account recorded with the billing system,
- 20 where the payments facilitator, upon receipt of a communications message from the customer, the communications message being sent by means of the first communications device, operates to instruct the billing system to debit an amount to be paid to the recipient from the customer's at least one account; operates to instruct the billing system to credit the amount to be paid to the recipient to the payment facilitator's at least one account; and operates to make a payment to the recipient equal to the amount to be paid.
- 25 27.A payments facilitator according to claim 26, where upon receipt of a communications message identifying a method of payment, operates to make

a payment to the recipient equal to the amount to be paid according to the identified method of payment.

28.A payments facilitator according to claim 27, where the method of payment is one of the following: electronic transfer; cheque; legal tender.

5 29.A payments facilitator according to any one of claims 26 to 28, operable to identify the amount to be paid to the recipient from the communications message and, thereafter, operable to debit the identified amount to be paid to the recipient from the customer's at least one account and operable to instruct the billing system to credit the identified amount to be paid to the recipient to
10 the recipient's at least one account.

30.A payments facilitator according to any one of claims 26 to 28, operable to identify a predetermined amount to be paid to the recipient from a destination address via which the communications message is received and, thereafter, operable to debit the predetermined amount to be paid to the recipient from
15 the customer's at least one account and operable to instruct the billing system to credit the predetermined amount to be paid to the recipient to the recipient's at least one account.

31.A payments facilitator for use in a system for facilitating payment via a communications network using value accredited to a customer of an operator
20 of the communications network, the system comprising:

a first communications device owned and/or operated by the customer, the first communications device operable via the communications network;

a recipient; and

a billing system operable to provide billing functions to the operator for use
25 of the communications network, both the customer and the recipient having at least one account recorded with the billing system,

where the payments facilitator, upon receipt of a communications message from the customer, the communications message being sent by means of the first communications device, operates to communicate with the recipient to specify an amount to be transferred and, thereafter, operates to instruct the
5 billing system to debit the specified amount from the customer's at least one account and operates to instruct the billing system to credit the specified amount to the recipient's at least one account.

32.A payments facilitator according to claim 31, operable to communicate with the customer to confirm that the amount specified by the recipient is an acceptable
10 amount to be transferred and, only upon confirmation, operable to instruct the billing system to debit the specified amount from the customer's at least one account and operate to instruct the billing system to credit the specified amount to the recipient's at least one account.

33.A payments facilitator according to claim 31 or claim 32, where, when
15 communicating with the recipient, the recipient also specifies the recipient's at least one account with the billing system to which the amount to be paid to the recipient is to be paid to, operates to instruct the billing system to credit the specified amount to the recipient's specified at least one account.

34.A payments facilitator according to claim 33, operable to communicate with the
20 customer to confirm that the at least one account specified by the recipient is an acceptable account for the specified amount to be transferred to and where, upon confirmation, operates to instruct the billing system to credit the specified amount to the recipient's specified at least one account.

35.A payments facilitator according to claim 32 or 34, operable to communicate
25 with the customer via a first communications message and receive confirmation from the customer via a second communications message.

36.A payments facilitator according to any one of claims 32, 34 or 35, operable to validate confirmation from the customer upon the customer providing a unique confirmation identifier.

37. A payments facilitator according to any one of claims 32 or 34 to 35, operable to validate confirmation from the customer upon receiving confirmation with a predetermined time period commencing from the time of communication with the customer and, upon valid confirmation, operable to instruct the billing system to debit the specified amount from the customer's at least one account and operable to instruct the billing system to credit the specified amount to the recipient's at least one account.
38. A payments facilitator according to any one of claims 31 to 37, operable to identify the recipient from the communications message and, thereafter, operable to instruct the billing system to credit the amount to be paid to the recipient to the identified recipient's at least one account.
39. A payments facilitator according to any one of claims 31 to 37, operable to identify the recipient from a destination address via which the communications message is received and, thereafter, operable to instruct the billing system to credit the amount to be paid to the recipient to the identified recipient's at least one account.
40. A payments facilitator according to claim 38 or claim 39, operable to identify the recipient by comparing a unique merchant identifier embodied in the communications message, associated with the destination address, or included within the destination address, as appropriate, against unique merchant identifiers stored in a merchant look-up table, each unique merchant identifier in the merchant look-up table being associated with further information in respect of the merchant.
41. A payments facilitator according to any one of claims 26 to 40, operable to instruct the billing system to debit the amount to be paid by means of a command representative of the customer having initiated a communication using the first communication device having a tariff rate closest to the amount to be paid to the recipient.

42.A payments facilitator for use in a system for facilitating payment via a communications network using value accredited to a customer of an operator of the communications network, the system comprising:

5 a first communications device owned and/or operated by the customer, the first communications device operable via the communications network;

a recipient; and

a billing system operable to provide billing functions to the operator for use of the communications network, both the customer and the recipient having at least one account recorded with the billing system,

10 where the payments facilitator, upon receipt of a communications message from the customer, the communications message being sent by means of the first communications device, issues a command to the billing system representative of the customer having initiated a communication using the first communication device having a tariff rate closest to the amount to be paid to
15 the recipient and issues a command to the billing system representative of the customer having made a payment to the communication network's operator equal to the amount to be paid to the recipient.

43.A payments facilitator according to claim 41 or claim 42, operable to determine the communication having a tariff rate closest to the amount to be paid to the
20 recipient by referring to a tariff look-up table comprising details of at least one communication tariff rate presently set by an operator of the communications network.

44.A payments facilitator according to claim 43, operable to automatically update the tariff look-up table with details of communication tariff rates presently set
25 by the operator of the communications network when the operator of the communications network changes any of the communication tariff rates, or adds or deletes a communication tariff rate.

- 5 45. A payments facilitator according to any one of claims 31 to 44, operable to instruct the billing system to credit the amount to be paid to the recipient by means of a command representative of the recipient having made a payment to the communication network's operator equal to the amount to be paid to the recipient.
- 10 46. A payments facilitator according to any one of claims 26 to 45, operable to identify from the communications message which of the customer's at least one account the amount to be paid to the recipient is to be debited from and operable to instruct the billing system to debit the amount to be paid to the recipient from the customer's identified account.
- 15 47. A payments facilitator according to any one of claim 26 to 30 or claims 42 to 46, as dependent on claim 42, operable to identify from the communications message which of the recipient's at least one account the amount to be paid to the recipient is to be credited to and operable to instruct the billing system to credit the amount to be paid to the recipient to the recipient's identified account.
- 20 48. A payments facilitator according to any one of claims 26 to 47, operable to instruct the billing system to debit a further amount from the customer's at least one account representative of commission and/or transaction costs.
49. A payments facilitator according to claim 48, operable to instruct the billing system to debit the amount to be paid to the recipient and the further amount representative of commission and/or transaction costs in the one instruction.
- 25 50. A method of facilitating payment via a communications network using value accredited to a customer of the operator of the communications network, the method comprising the steps of:
- (a) receiving a communications message from the customer sent by means of a first communications device operable via the communications network;

(b) instructing a billing system operable to provide billing functions to the operator for use of the communications network to debit an amount to be paid to a recipient from the customer's at least one account recorded with the billing system;

5 (d) instructing the billing system to credit the amount to be paid to the recipient to an account recorded with the billing system, the account being owned by a third party; and

(e) arranging payment of the amount to be paid to be made by the third party to the recipient.

10 51.A method according to claim 50, including the step of receiving details specifying the method of payment, step (e) then being performed in accordance with the specified method of payment.

52.A method according to claim 50 or claim 51, including the step of identifying the amount to be paid to the recipient from the communications message.

15 53.A method according to claim 50 or claim 51, including the step of identifying the amount to be paid to the recipient from the destination address via which the communications message is received.

20 54.A method of facilitating payment via a communications network using value accredited to a customer of an operator of the communications network, the method comprising the steps of:

(a) receiving a communications message from the customer sent by means of a first communications device operable via the communications network;

(b) communicating with a recipient to specify the amount to be paid to the recipient;

25 (c) instructing a billing system operable to provide billing functions to the operator of the communications network to debit an amount to be paid to

the recipient from the customer's at least one account recorded with the billing system; and

(d) instructing the billing system to credit the amount to be paid to the recipient to the recipient's at least one account recorded with the billing system.

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55.A method according to claim 54, including the step of communicating with the customer to confirm that the amount specified by the recipient is an acceptable amount to be transferred and, upon confirmation, proceeding with steps (c) and (d).

10 56.A method according to claim 54 or claim 55, including the step of receiving details from the recipient specifying the recipient's at least one account with the billing system to which the amount to be paid to the recipient is to be paid to, step (d) then operating to make payment to the recipient's specified at least one account.

15 57.A method according to claim 56, including the step of communicating with the customer to confirm that the recipient's specified at least one account is an acceptable account for the specified amount to be transferred to and, upon confirmation, proceeding to perform step (d) with payment being made to the recipient's specified at least one account.

20 58.A method according to claim 55 or 57, including the step of validating confirmation upon receiving a unique confirmation identifier from the customer.

59. A method according to claim 55, 57 or 58, including the step of validating confirmation upon receiving confirmation from the customer within a predetermined time period commencing from the time of first communicating with the customer.

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60.A method according to any one of claims 54 to 59, including the step of identifying the recipient from the communications message.

61. A method according to any one of claims 54 to 59, including the step of identifying the recipient from the destination address via which the communications message is received.

5 62. A method according to claim 60 or claim 61, including the step of comparing a unique identifier embodied in the communications message, associated with the destination address, or included within the destination address, as appropriate, against unique merchant identifiers stored in a merchant look-up table, each unique merchant identifier in the merchant look-up table being associated with further information in respect of the merchant.

10 63. A method according to any one of claims 50 to 62, including the step of determining a communication having a tariff rate closest to the amount to be paid to the recipient by reference to a tariff look-up table comprising details of at least one communication tariff rate presently set by an operator of the communications network, thereafter executing the step of instructing the
15 billing system to debit the amount to be paid by means of a command representative of the customer having initiated a communication using the first communication device having the determined tariff rate.

20 64. A method of facilitating payment via a communications network using value accredited to a customer of the communications network, the method comprising the steps of:

(a) receiving a communications message from the customer sent by means of a first communications device operable via the communications network;

25 (b) instructing a billing system operable to provide billing functions to the operator for use of the communications network in the form of a command representative of the customer having initiated a communication using the first communication device having a tariff rate closest to the amount to be paid to the recipient; and

(c) instructing the billing system in the form of a command representative of the recipient having made a payment to the operator equal to the amount to be paid to the recipient.

5 65. A method according to claim 63 or claim 64, including the step of automatically updating the tariff look-up table with details of communication tariff rates presently set by the operator of the communications network when the operator of the communications network changes any of the communication tariff rates, or adds or deletes a communication tariff rate.

10 66. A method according to any one of claims 50 to 65, including the step of receiving details from the customer specifying which of the customer's at least one account the amount to be paid to the recipient is to be debited from, then executing the step of debiting the amount to be paid from the specified account.

15 67. A method according to any one of claims 50 to 66, including the step of receiving details from the customer specifying which of the recipient's at least one account the amount to be paid to the recipient is to be credited to, then executing the step of crediting the specified account.

20 68. A method according to any one of claims 50 to 67, including the step of instructing the billing system to debit a further amount from the customer's at least one account representative of commission and/or transaction costs.

25 69. A communications network for use in a system for facilitating payment via the communications network using value accredited to a customer of an operator of the communications network, the communications network associated with a billing system operable to provide billing functions to the operator for use of the communications network, both the customer and the payments facilitator have at least one account recorded therewith, the communications network operable to transmit a communications message between the customer and a payments facilitator, receive instructions from the payments facilitator to debit an amount to be paid to the recipient from the customer's at least one account

and receive instructions to credit the amount to be paid to the recipient to the payments facilitator at least one account, the payments facilitator thereafter operating to make payment to the recipient equal to the amount credited.

5 70. A communications network according to claim 69, where the communication message is sent by the customer to a destination address of the communications network allocated to the payments facilitator, the payments facilitator capable of identifying an amount to be paid to the recipient and the identity of the recipient from the destination address and/or the communication message.

10 71. A communications network for use in a system for facilitating payment via the communications network using value accredited to a customer of an operator of the communications network, the communications network associated with a billing system operable to provide billing functions to the operator for use of the communications network, both the customer and a recipient have at least
15 one account recorded therewith, the communications network operable to transmit a communication message between the customer and a payments facilitator, transmit a further exchange of communication messages between payments facilitator and recipient and, thereafter, operable to receive instructions from the payments facilitator to debit an amount to be paid to the
20 recipient from the customer's at least one account as determined from the further exchange of communication messages and receive instructions to credit the amount to be paid to the recipient as determined by the further exchange of communication messages to the recipient's at least one account.

25 72. A communications network according to claim 71, operable to send an additional exchange of communication messages between payments facilitator and customer to verify that the amount to be paid to the recipient as determined by the further exchange of communication messages is an acceptable amount.

30 73. A communications network according to claim 71 or claim 72, operable to send a supplementary exchange of communication messages between payments

facilitator and customer to verify that the specified account the recipient has requested the amount be paid into is an acceptable account.

74. A communications network according to any one of claims 69 to 73, operable to automatically send updated details of applicable communication tariff rates upon any changes, additions or deletions to such communication tariff rates
75. A communications network according to any one of claims 69 to 74, operable to receive an instruction to debit a further amount representative of commission and/or transaction costs of the payments facilitator from the customer's at least one account.
76. A system for facilitating payment via a communications network using value accredited to a customer of the communications network substantially as described herein with reference to the drawings.
77. A payments facilitator for use in a system for facilitating payment via a communications network using value accredited to a customer of the communications network substantially as described herein with reference to the drawings.
78. A communications network for use in a system for facilitating payment via a communications network using value accredited to a customer of the communications network substantially as described herein with reference to the drawings.
79. A method of facilitating payment via a communications network using value accredited to a customer of the communications network substantially as described herein with reference to the drawings.